

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re patent application of

Edwin Peter Dawson Pednault

Attorney Docket No.: YOR919990214US1

Serial No.: 09/302,154

Group Art Unit: 2763

Filing Date: April 29, 1999

Examiner: Kapadia, Milan S.

For: METHOD FOR CONSTRUCTING SEGMENTATION-BASED PREDICTIVE
MODELS FROM DATA THAT IS PARTICULARLY WELL-SUITED FOR
INSURANCE RISK OR PROFITABILITY MODELING PURPOSES

Assistant Commissioner of Patents
Washington, D.C. 20231

APPOINTMENT OF ASSOCIATE ATTORNEY

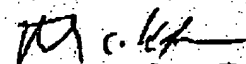
Sir:

The undersigned attorney, who has been appointed as an attorney in the Combined Declaration and Power of Attorney for the above-identified application, hereby appoints Sean M. McGinn (Reg. No. 34, 386) of McGinn & Gibb, PLLC, 8321 Old Courthouse Rd., Suite 200, Vienna, Virginia 22182-3817 [telephone number (703) 761-4100] his associate attorney to prosecute said application and to transact all business in the United States Patent and Trademark Office connected therewith.

Please direct all official communications to:

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Respectfully submitted,


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